Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 1 of 71

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u></u>		
Case number (if known)	Chapter you are filing under:		
	✓ Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is an
	Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
. Your full name	Courtney	
	First name	First name
Write the name that is on	Tyler	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Jones	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	XXX - XX	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 2 of 71

D	ebtor 1 Courtney First Name	Niddle Name Last Name	Case number (if known)
	I list walle	Wildele Warie Last Warie	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4214 Bonhill Drive Apt 2C Number Street	Number Street
		Arlington Heights Illinois 60004	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 3 of 71

D	ebtor 1 Courtney	Tyler		Case number (if kno	own)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how cashier's check, or mor may pay with a credit common may be a common may	w you may pay. Typically, if you ney order. If your attorney is seard or check with a pre-printer in installments. If you choose or Filing Fee in Installments (Obe waived (You may request equired to, waive your fee, and that applies to your family sing, you must fill out the Applic	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11	Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Init</i> .			et You (Form 101A) and file it with

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 4 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Last Name Middle Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 5 of 71

Debtor 1 Courtney Tyler Jones Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Mair Document Page 6 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Last Name Middle Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Courtney Jones Signature of Debtor 1 Signature of Debtor 2 Executed on __4/19/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 7 of 71

Debtor 1 Courtney	Tyler	Jones	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Yisroel Y Mosko	vits	Date	4/19/2018
	Signature of Attorney f		MI	M / DD / YYYY
	Yisroel Y Moskovits			
	Printed name			
	Semrad Law Firm			
	Firm name			
	10 N. Martingale Road	j		
	Street			
	Suite 400			
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone	3122543191	Email address	imoskovits@semradlaw.com
			Illinois	
	Bar number		State	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 8 of 71

Fill in this information to identify your case:							
Debtor 1	Courtney	Tyler	Jones				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,003.00
1c. Copy line 63, Total of all property on Schedule A/B	\$12,003.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$17,735.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ17,733.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,093.00
Your total liabilities	\$42,828.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
	\$1,420.00
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$1,406.00

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 9 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Last Name Middle Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,379.50 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$6,563.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$6,563.00

9g. Total. Add lines 9a through 9f.

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 10 of 71

Fill in this	information	to identify your c	ase:						
Debtor 1	Court	ney	Tyler		Jones				
	First I	Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fi	iling) First N	Name	Middle N	lama	Last Name				
	1 11001			iai i i c					
United Sta	ates Bankrup	tcy Court for the:	Northern		District of Illinois (State)				
Case num	nber								
, ,								Check if this is an	
Officia	al Form	106A/B						amended filing	
Sche	dule A	/B: Prope	rty					12/1	
category responsib write your	where you the le for supply name and	hink it fits best. E ring correct infor case number (if k	Be as complete a mation. If more s nown). Answer e	nd acc pace is very qu	sset only once. If an asset urate as possible. If two ma needed, attach a separato lestion. Other Real Estate You	arried people ar e sheet to this f	re filing together, both a corm. On the top of any a	re equally	
1. Do you	u own or hav	e any legal or ed	quitable interest i	n any	residence, building, land, o	r similar proper	ty?		
✓	No. Go to F	Part 2							
	Yes. Where	is the property?							
_				What	is the property? Check all the	nat apply.		claims or exemptions. Put	
1.1	Street addre	ess, if available, or	other description		ingle-family home		,	red claims on Schedule D: ims Secured by Property.	
		, , , , , , , , , , , , , , , , , , , ,			uplex or multi-unit building		Current value of the	Current value of the	
				Condominium or cooperative Manufactured or mobile home			entire property? portion you own?		
				Land					
	Number	Street	_	ш	vestment property		Describe the nature o		
		-			meshare		interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
	City	State	Zip Code		ther				
				Who one.	has an interest in the prope	erty? Check	Check if this is co (see instructions)	mmunity property	
					ebtor 1 only		_		
					ebtor 2 only				
					ebtor 1 and Debtor 2 only				
				Othe	t least one of the debtors and r information you wish to a erty identification number:		em, such as local		
If you	own or have	more than one, li	st here:		· · · · · · · · · · · -				
				What	is the property? Check all t	nat apply.		claims or exemptions. Put	
1.2	Street addre	ess, if available, or	other description		ingle-family home			red claims on Schedule D: nims Secured by Property.	
			·		uplex or multi-unit building		Current value of the	Current value of the	
					ondominium or cooperative lanufactured or mobile home		entire property?	portion you own?	
				ш	and				
	Number	Street		Hir	vestment property		Describe the nature o		
	City	State	Zip Code		imeshare ther		interest (such as fee s the entireties, or a life		
					has an interest in the prope	erty? Check	Check if this is co	mmunity property	
				one.	ebtor 1 only				
					ebtor 2 only				
					ebtor 1 and Debtor 2 only				
				ΠA	t least one of the debtors and	another			
				Othe	r information you wish to a	dd ahout this it	em such as local		

property identification number:

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 11 of 71

Debtor 1	Courtney First Name	Tyler Middle Name	Jones Last Name	Case numbe	(if known)	
	et address, if available, or other		hat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State Z	p Code	Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Check if this is co (see instructions)	mmunity property
	the dollar value of the portio ve attached for Part 1. Write	pro n you own for all that number hei				
	Describe Your Vehicles	itahla intercet i		wa miatawa da u wa	#2 Include on unchicles	
you own th	nat someone else drives. If you ns, trucks, tractors, sport utility	lease a vehicle, al	n any vehicles, whether they are so report it on Schedule G: Executo rcles	-	-	
3.1	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2013 Hyundai Elantra		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		Current value of the entire property? \$5908.00	Current value of the portion you own? \$5908.00
3.2	Make Model:		who has an interest in the proone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 12 of 71

	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any sec	claims or exemptions. Fured claims on Schedule aims Secured by Propert
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another		
			Check if this is community property (seinstructions)	e	
	Make Model:		Who has an interest in the property? Check one.	the amount of any sec	claims or exemptions. Further claims on Schedule
	Year:		Debtor 1 only	Creditors Who Have Cl	aims Secured by Propert
	Approximate mileage:		Debtor 2 only	Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
			At least one of the debtors and another		
			Check if this is community property (seinstructions)	ee	
✓ N	No Yes	porcorrai watororai	t, fishing vessels, snowmobiles, motorcycle acces	sories	
✓ N			Who has an interest in the property? Check one.	C Do not deduct secured the amount of any sec	ured claims on <i>Schedul</i> e
✓ N 1 Y 4.1	Yes Make Model:		Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any sec Creditors Who Have Cl	ured claims on <i>Schedul</i> aims Secured by Proper
✓ № 4.1	Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only	C Do not deduct secured the amount of any sec	ured claims on <i>Schedul</i> aims Secured by Proper
✓ N	Yes Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the	ured claims on Schedule aims Secured by Proper Current value of the
✓ N	Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the entire property?	ured claims on Schedule aims Secured by Proper Current value of the
✓ N	Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any secured treditors Who Have Cl. Current value of the entire property?	ured claims on Schedule aims Secured by Proper Current value of the portion you own?
4.1 4.2	Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	ured claims on Schedule aims Secured by Proper Current value of the portion you own? claims or exemptions. I claims on Schedule ured claims on Schedule
4.1 4.2	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the	ured claims on Schedule aims Secured by Proper Current value of the portion you own?
4.1 4.2	Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the entire property? Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the	claims on Schedule aims Secured by Propent value of the portion you own? claims or exemptions. I claims or schedule aims Secured by Propent Current value of the
4.1 4.2	Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the entire property? Do not deduct secured the amount of any secureditors Who Have Cl.	claims or exemptions. If ured claims on Schedule aims Secured by Propertion you own? Current value of the portion you own? I claims or exemptions. If ured claims on Schedule aims Secured by Propertion you own? Current value of the portion you own?
4.1 4.2	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the entire property? Do not deduct secured the amount of any secureditors Who Have Cl. Current value of the	claims on Schedule aims Secured by Propertion you own? claims or exemptions. I claims or exemptions. I claims on Schedule aims Secured by Propertions Secured by Propertions.

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 13 of 71

Debtor 1 Courtney Jones Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... bedroom set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothing \$5000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... ring \$300.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$6000.00 for Part 3. Write that number here

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 14 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Last Name Middle Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$20.00 Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$8.00 17.1. Checking account: Metabank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 15 of 71

Debt	tor 1 Courtney	Tyler	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negoti include personal checks, cashie ents are those you cannot trans	ers' checks, promissory no	tes, and money orders.	
	✓ No				
	Yes. Give specific information about them	Issuer name:			
21.	_		(b), thrift savings accounts	s, or other pension or profit-sharing plans	
	No Voc List such	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	401k		\$67.00
	separately.	Pension plan:			
		IRA:			_
		Retirement account:			_
		Keogh:			
		Additional account:			
		Additional account:			-
22	Security deposits and	nrenavments			_
	Your share of all unused	I deposits you have made so the with landlords, prepaid rent, put			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit	:		
		Prepaid rent:			
		Telephone:			
		Water:			_
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money	to you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			
					·

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 16 of 71

Debto	or 1 Courtney	Tyler	Jones	Case number (if known)	
0.4	First Name	Middle Name	Last Name		
24.		30(b)(1), 529A(b), and 529(b)(1).	ualified ABLE program, or u	nder a qualified state tuition program.	
	✓ No Yes	Institution name and description. Separa	ately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.	Trusts, equita	ble or future interests in property (ot	her than anything listed in l	ine 1), and rights or powers	
	exercisable fo	r your benefit	,g	,,, p	
	✓ No Yes. Descri	ibe			
26.		rights, trademarks, trade secrets, an rnet domain names, websites, proceeds			
	✓ No Yes. Descri	ibe			
27.		chises, and other general intangible ding permits, exclusive licenses, coopera		or licenses, professional licenses	
	✓ No				
	Yes. Desc	ibe			
Mon	ey or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or proper Tax refunds ov				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds ov ✓ No ✓ Yes. Give s	ved to you pecific information		Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s about	pecific information them, including whether lready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s about	pecific information			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and ti	pecific information them, including whether lready filed the returns the tax years	port, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	port, child support, maintenar	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns the tax years	port, child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	port, child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	port, child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	port, child support, maintenar	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount:	pecific information them, including whether lready filed the returns ne tax years		State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpr	pecific information them, including whether lready filed the returns ne tax years	s, disability benefits, sick pay,	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpr	pecific information them, including whether lready filed the returns ne tax years	s, disability benefits, sick pay,	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpport Soci	pecific information them, including whether lready filed the returns ne tax years	s, disability benefits, sick pay,	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 17 of 71

Deb	tor 1 Courtney	Tyler	Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabilit		ings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list	nce company .	any name:	Beneficiary:	Surrender or refund value:
				_	
32.				y, or are currently entitled to receive	
	✓ No Yes. Describe				
33.		rties, whether or not you ha		a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and us to set off claims	 nliquidated claims of every	nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	ı did not already list			
	✓ No Yes. Describe				
36.		all of your entries from Part		or pages you have attached	\$95.00
Part	5: Describe Any Bus	siness-Related Property	You Own or Have an I	nterest In. List any real estate in Part	1.
37.		legal or equitable interest			
	No. Go to Part 6.				urrent value of the
	Yes. Go to line 38.			D	ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable or	commissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		ems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 18 of 71

Deb	tor 1 Courtney First Name	Tyler Middle Name	Jones Last Name	Case number (if known)	
40.		equipment, supplies you use in		our trade	
	√ No				
	Yes. Describe				
41.	Inventory				
	—				
	Yes. Describe				
42	Interests in partnersl	hips or joint ventures			
	✓ No				
	Yes. Give specific	Name	e of entity:	% of ownership:	
	information about				
	them				
					-
43.	Customer lists, mailing	g lists, or other compilations			
	✓ No				
		include personally identifiable inf	ormation (as defined in 11	U.S.C. § 101(41A))?	
	— No				
		cribe			
44.		property you did not already	list		
	No No				
	Yes. Give specific information				
					_
					_
					
45. A	dd the dollar value of	all of your entries from Part 5	. including any entries for	pages you have attached	
		er here			
Pari	Describe Any F	arm- and Commercial Fis	hing-Related Property	y You Own or Have an Interest In.	
ı aı		n interest in farmland, list it in Part			
46.	Do you own or have a	any legal or equitable interest	in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
47.	Farm animals				or exemptions
		ooultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 19 of 71

Debt	or 1 Courtney First Name	•	ones ast Name	Case number (if known)	
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50	Farm and fishing suppl	lies, chemicals, and feed			
50.	No	nes, chemicais, and leed			
	Yes. Describe				
51.	Any farm- and commer	rcial fishing-related property you did r	not already list		
	✓ No				
	Yes. Describe				
		l of your entries from Part 6, including			
for Pa	irt 6. Write that number	here			
Part 1	Z. Describe All Pro	perty You Own or Have an Intere	et in That You Did No	at List Above	
		perty of any kind you did not already li		TEIST ABOVE	
		s, country club membership			
	✓ No				
	Yes. Give specific information				
				•	
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here		P
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56 r	part 2 total vehicles, line	o 5			
-		d household items, line 15	\$5908.00		
	art 4: Total financial as		\$6000.00		
	Part 5: Total business-re		\$95.00		
		ishing-related property, line 52			
	Part 7: Total other prope				
		Add lines 56 through 61.			
	proporty.		\$12003.00	Copy personal property total ▶	+ \$12003.00
				-	\$12003.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Filed 04/19/18 Case 18-11409 Doc 1 Entered 04/19/18 11:15:31 Desc Main Page 20 of 71 Document

Debtor 1	Courtney	Tyler	Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
(II KIIOWII)				Check if this is
Official	Form 106C			amended filing
<u> </u>				
Schadul	A C. The Prope	erty You Claim	as Exempt	04/

information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Claim	as Exempt				
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption	
	Brief description: , 2013 Hyundai Elantra Line from Schedule A/B: 03	\$5,908.00	✓	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)	
	Brief description: bedroom set Line from Schedule A/B: 06	\$500.00	✓	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and even IV) No Yes. Did you acquire the property cover IV No Yes	ry 3 years after that for a	cases	, ,		

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 21 of 71

Debtor 1 Courtney Tyler Jones Case number (if known)

Brief description of the property line on Schedule A/B that lists property		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$200.00		735 ILCS 5/12-1001(b)
TV		\$200.00	<u>_</u>
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief			735 ILCS 5/12-1006
description:	\$67.00	\$67.00	
401(k) or similar plan, 401k		100% of fair market value, up to any	_
Line from Schedule A/B: 21		applicable statutory limit	
Brief			735 ILCS 5/12-1001(a)
description:	\$5,000.00	\$5,000,00	
Clothing		100% of fair market value, up to any	_
Line from Schedule A/B: 11		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$300.00	\$300.00	
ring		100% of fair market value, up to any	_
Line from Schedule A/B: 12		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$20.00	\$20.00	
Cash Line from		100% of fair market value, up to any	-
Line from Schedule A/B: 16		applicable statutory limit	
Brief	фо 00	_	735 ILCS 5/12-1001(b)
description:	\$8.00	\$8.00	
Checking account, Metabank		100% of fair market value, up to any	_
Line from		applicable statutory limit	
Schedule A/B: 17			

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 22 of 71

		D0	cument Page 22 01	<i>1</i> ±		
Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Courtney First Name	Tyler Middle Name	Jones Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			
Official	Form 106D					Check if this is a amended filing
Schedi	ule D: Credit	ors Who Hav	ve Claims Secur	ed by Prop	erty	12/1
1. Do any No. V Yes Part 1: List	se number (if known). creditors have claims s	ecured by your properl nit this form to the court v n below.	vith your other schedules. You ha	·		Column C
separat	ely for each claim. If more t	han one creditor has a part	icular claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
Phoen City Who or De De At an Ch	ix AZ 85072 State ZIP Code wes the debt? Check one. bbtor 1 only bbtor 2 only bbtor 1 and Debtor 2 only least one of the debtors d another leck if this claim relates a community debt	O59 Automobile As of the date you file, Contingent Unliquidated Disputed Nature of lien. Check a An agreement you rear loan)	made (such as mortgage or secured as tax lien, mechanic's lien) a lawsuit	<u>\$17,735.00</u>	\$5,908.00	\$11,827.00
Date d	ebt was <u>5/2017</u> ed	Last 4 digits of accour	nt number3601			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$17,735.00

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 23 of 71

Fill in this info	ormation to identify your cas	e:			
Debtor 1	Courtney	Tyler	Jones		
Dahta v O	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			()		
	orm 106E/F				Check if this is an amended filing
	ule E/F: Cred	ditors Who	Have Unseci	ured Claims	12/15
other party to Form 106A/B) claims that a the entries in known).	any executory contracts on any executory contracts on and on Schedule G: Execute Iisted in Schedule D: Cre	or unexpired leases that utory Contracts and Une ditors Who Hold Claims ch the Continuation Pag	could result in a claim. Als expired Leases (Official Form Secured by Property. If mo	so list executory contracts on 106G). Do not include an ore space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if
	creditors have priority unse Go to Part 2.	ecured claims against yo	ou?		
2. List all o	of your priority unsecured o	If a claim has both priority	y and nonpriority amounts, li	ist that claim here and show b	rately for each claim. For each claim oth priority and nonpriority amounts.

Total

claim

Priority

amount

Nonpriority

amount

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 24 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Last Name Middle Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AD ASTRA RECOVERY SERV 4.1 \$611.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2015 7330 W 33RD ST N STE 118 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** Kansas 67205 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{v}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: SPEEDY **✓** No Other. Specify CASH #214 Yes Americash - Bankruptcy 4.2 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Mkt Square Shop Ctr 180 S Bolingbrook Dr n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bolingbrook Illinois 60440 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **V** No Yes Beechfield Apartments 4.3 \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Beechfield Apartments Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 21229 Baltimore Maryland Disputed Zip Code City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 25 of 71

 Debtor 1 First Name
 Tyler
 Jones
 Case number (if known)

 Last Name
 Last Name

Part 2		•	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAINE & WEINER CO Nonpriority Creditor's Name PO BOX 5010 Number Ctreet	Last 4 digits of account number 9762 When was the debt incurred? 2/2017	\$268.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	WOODLAND HILLS California 91365 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another Check if this claim relates to a community debt	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	Other. Specify 001 Collection; Collecting for ORIGINAL CREDITOR: ENTERPRISE RENT A CAR	
4.5	CAINE & WEINER CO Nonpriority Creditor's Name PO BOX 5010 Number Street	Last 4 digits of account number 1118 When was the debt incurred? 2/2017	\$223.00
	WOODLAND HILLS California 91365 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes	debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify ENTERPRISE RENT A CAR	
4.6	CAINE & WEINER CO Nonpriority Creditor's Name PO BOX 5010 Number Street	Last 4 digits of account number 0356 When was the debt incurred? 2/2017 As of the date you file, the claim is: Check all that apply.	\$124.00
	WOODLAND HILLS California 91365 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	Other. Specify Onlection; Collecting for ORIGINAL CREDITOR: Other. Specify ENTERPRISE RENT A CAR	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 26 of 71

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CAINE & WEINER CO	 Last 4 digits of account number 0905 	\$41.00
	Nonpriority Creditor's Name PO BOX 5010	When was the debt incurred? 2/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WOODLAND HILLS California 91365	- Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR:	
	✓ No	Other. SpecifyENTERPRISE RENT A CAR	
	Yes		
4.8	CB/CARSONS Nonpriority Creditor's Name	Last 4 digits of account number1400	\$0.00
	PO Box 659813	When was the debt incurred? 2/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	San Antonio Texas 78265 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	✓ No		
	Yes		
4.9	City of Chicago Parking Tickets Nonpriority Creditor's Name	Last 4 digits of account number	\$101.00
	333 South State Street, Rm 540	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60604	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Other	
	Is the claim subject to offset?	Other. Specify Other	
	✓ No		
	Yes		

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 27 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Comcast \$300.00 - Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Washington Seattle City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? No ◪ Yes CONSUMER PORTFOLIO SVC \$2,927.00 Last 4 digits of account number _ 2609 Nonpriority Creditor's Name When was the debt incurred? 5/2013 PO BOX 57071 Street Number As of the date you file, the claim is: Check all that apply. Contingent **IRVINE** California 92619 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 060 Automobile Is the claim subject to offset? **✓** No Yes Coppin State University \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2500 West North Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Baltimore 21216 Marvland City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _

Other

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 28 of 71

 Debtor 1 First Name
 Tyler
 Jones
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	ion Page	
	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.13	FED LOAN SERV Nonpriority Creditor's Name P.O. Box 60610 Number Street	Last 4 digits of account number 0002 When was the debt incurred? 10/2003 As of the date you file, the claim is: Check all that apply.	\$4,156.00
	Cornwall Pennsylvania 17016 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☑ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify 	
4.14	Nonpriority Creditor's Name P.O. Box 60610 Number Street Comwall Pennsylvania 17016 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 0001 When was the debt incurred? 10/2003 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$2,407.00
4.15	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street c/o Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 3619 When was the debt incurred? 1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$600.00

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 29 of 71

Debtor 1 Courtney Tyler Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Illinois Tollway \$392.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? No ◪ ☐ Yes JEFFERSON CAPITAL SYST \$577.00 Last 4 digits of account number _ 5003 Nonpriority Creditor's Name When was the debt incurred? 2/2017 16 MCLELAND RD Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes LVNV FUNDING LLC \$186.00 Last 4 digits of account number 9205 Nonpriority Creditor's Name When was the debt incurred? 4/2015 P.O. Box 52815 As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent 30355 Atlanta Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify _

001 UnknownLoanType

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 30 of 71

Debtor 1 Courtney Tyler Jones Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

[4.19] NORDSTROM/TD BANK USA

Last 4 digits of account number 0106 \$487.00

	att2. Tour NONE HIGHER Orisecured Glaims - Continuation Lage								
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim						
4.19	NORDSTROM/TD BANK USA	— Last 4 digits of account number 0106	\$487.00						
	Nonpriority Creditor's Name PO BOX 6555	When was the debt incurred? 5/2016							
	Number Street	As of the date you file, the claim is: Check all that apply.							
		Contingent							
	ENGLEWOOD Colorado 80155	─ ☐ Unliquidated							
	City State Zip Code Who incurred the debt? Check one.	Disputed							
	Debtor 1 only								
	Debtor 2 only	Type of NONPRIORITY unsecured claim:							
	Debtor 1 and Debtor 2 only	Student loans							
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	느	Debts to pension or profit-sharing plans, and other similar							
	Check if this claim relates to a community debt	debts Other. Specify CreditCard							
	Is the claim subject to offset?	Other. Specify CreditCard							
	Yes								
4.20	TRANSWORLD SYSTEM INC/ Nonpriority Creditor's Name	— Last 4 digits of account number2689	\$1,293.00						
	1375 East Woodfield Rd	When was the debt incurred? 8/2015							
	Number Street	As of the date you file, the claim is: Check all that apply.							
	#110	Contingent							
	Schaumburg Illinois 60173 City State Zip Code	— Unliquidated							
	Who incurred the debt? Check one.	Disputed							
	Debtor 1 only	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or							
	At least one of the debtors and another	divorce that you did not report as priority claims							
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
	Is the claim subject to offset?								
	✓ No	ORIGINAL CREDITOR: Other. Specify BALTIMORE GAS AND ELECTRIC							
	Yes	Suital opening <u>Briefiniation and the Ellottino</u>							
4.21	WEBBANK/FINGERHUT FRES	L. J. A. P. V	\$0.00						
1.2.1	Nonpriority Creditor's Name	— Last 4 digits of account number 9205							
	6250 RIDGEWOOD RD Number Street	When was the debt incurred? 6/2014							
		As of the date you file, the claim is: Check all that apply.							
	SAINT CLOUD Minnesota 56303	Contingent							
	City State Zip Code	— Unliquidated							
	Who incurred the debt? Check one. Debtor 1 only	Disputed							
	<u> </u>	Type of NONPRIORITY unsecured claim:							
	Debtor 2 only	Student loans							
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar							
	Check if this claim relates to a community debt	debts							
	Is the claim subject to offset?	Other. Specify008 InstallmentLoan							
	✓ No								
	Yes								

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 31 of 71

Debtor 1	Courtney	Tyl	er	Jones	Case nu	umber (if known)		
	First Name	Mic	ddle Name	Last Name				
Part 3:	List Others to E	Be Notified Abo	out a Debt That Yo	u Already Listed				
coll coll cred	ection agency is t ection agency he ditors here. If you	s page only if you have others to be notified about yo on agency is trying to collect from you for a debt yo on agency here. Similarly, if you have more than on rs here. If you do not have additional persons to be in			else, list the or of the debts that	iginal creditor in Parts 1 or 2, then list the you listed in Parts 1 or 2, list the additional		
Nam	Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
	00 W Preston St			Line 4.12	of (Check	Part 1: Creditors with Priority Unsecured Claims		
Nur —	mber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims		
Balt	timore	Maryland	21201	Last 4 digits of a	ccount number			
City	У	State	Zip Code					

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 32 of 71

Debtor 1 Courtney Tyler Jones Case number (if known)
First Name Middle Name Last Name

1 11 51 140	The Middle Halle		
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim		
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting _l
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here.		\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$6,563.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$18,530.00
	that amount here.		

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 33 of 71

Fill in this information to identify your case:								
Debtor 1 Courtney Tyler Jones								
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name	_				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_				
Case number			(Glato)					
(If known)	-							

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main

			Doc	ument Page	34 of 7	L
Fill in t	this infor	mation to identify your c	case:			
Debto	r 1	Courtney	Tyler	Jones		
Debto	r 2	First Name	Middle Name	Last Name		
	e, if filing)	First Name	Middle Name	Last Name		
United	States E	ankruptcy Court for the:	Northern	District of Illinois		
	number			(State)		
(If know	<u> </u>					Check if this is an amended filing
Offi	cial	Form 106H				
Sch	edul	e H: Your Co	debtors			12/15
1. 2.	Do you No Ye Within t California	he last 8 years, have you, a, Idaho, Louisiana, Neva b. Go to line 3. s. Did your spouse, for No	nda, New Mexico, Puerto Rico	perty state or territory, Texas, Washington, and lent live with you at the	? (Commund Wisconsin	ity property states and territories include Arizona,
			former spouse, or legal equiva			·
		Number Street				
		City	State	Zip Code	e	
3.	again a	s a codebtor only if tha	t person is a guarantor or c	osigner. Make sure you	u have liste	use is filing with you. List the person shown in line 2 d the creditor on <i>Schedule D</i> (Official Form 106D), chedule E/F, or <i>Schedule G</i> to fill out Column 2.
	Column	1: Your codebtor				mn 2: The creditor to whom you owe the debt
3.1	Steed, P	atricia				
<u> </u>	Name	auroid			— ~	Schedule D, line 2.1

60004

Zip Code

Schedule E/F, line_____

Schedule G, line __

Name

Number

City

Arlington Heights

4214 Bonhill Drive #2C

Illinois

State

Street

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 35 of 71

				3.		
Fill in this in	nformation to identify	your case:				
Debtor 1	Courtney	Tyler	Jones			
	First Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2	g) First Name	KAC-L-II- KI	1 1 . 1			An amended filing
(Spouse, ii iiiiii	9) First Name	Middle Name	Last N	ame		•
the:	s Bankruptcy Court for	Northern	_ District of Illi (S	nois tate)		A supplement showing post-petition chapter 1 expenses as of the following date:
Case numbe	r				-	MM / DD / YYYY
Official	Form 106I					
Schedu	ıle I: Your İn	come				12/1
spouse. If m number (if k		l, attach a separate she y question.				not include information about your ional pages, write your name and case
Fill in yo informat	ur employment		Debtor 1			Debtor 2
		Employment status	✓ Emplo	ved		Employed
•	ve more than one job, separate page with		٠ ك	nployed		Not Employed
	on about additional	Occupation	Sales Associate			
•	art time, seasonal, or oyed work.	Employer's name	Designer F	ragrance & Cosm	etics	
•	on may include student naker, if it applies.	Employer's address	50 Connel Number Str			Number Street
			Berkeley Heights	New Jersey		City State Zip Code
		How long employed there?	City	State	Zip Code	
Part 2: Gi	ive Details About N	Monthly Income				
Estimate n spouse unle If you or you more space	nonthly income as of the sest you are separated. For all the separate should be attach a separate should be separated.	the date you file this form	combine the	information for a		write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or non-filing spouse
	te and list monthly ove	rtime pay.		3.	+ \$0.00	
	_			4.	\$416.00	
4. Calculate gross income. Add line 2 + line 3.					φ410.00	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 36 of 71

Debtor	1Courtney First Name		Jones Last Name		Case numbe		
	riist Name	Mildule Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here		→	4.	\$416.00		
5. List a	all payroll ded						
5a. 1	Гах, Medicare	, and Social Security deductions	į.	ōa.	\$38.42		
5b. I	Mandatory co	ntributions for retirement plans	Ę	ōb.	\$0.00		
5c. \	oluntary cont	ributions for retirement plans	Ę	5c.	\$7.58		
5d. I	Required repa	yments of retirement fund loans	Ę	5d.	\$0.00		
5e. I	nsurance		Ę	ōe.	\$0.00		
5f. D	omestic supp	ort obligations	Į.	5f.	\$0.00		
5g. l	Union dues		Ę	5g.	\$0.00		
5h. (Other deduction	ons. Specify:	{	5h. +	\$0.00 +		
6. Add 1+5h.	the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6	3.	\$46.00		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	e 4.	7	\$370.00		
		ne regularly received:					
t	ousiness, profe	om rental property and from operating a ession, or farm ent for each property and business showing					
ç		ordinary and necessary business expenses, and		3a.	\$200.00		
	nterest and d			ва. 3b.	\$0.00		
8c. F		payments that you, a non-filing spouse, or			ψ0.00		
1	nclude alimony	r, spousal support, child support, maintenance, ent, and property settlement.		3c.	\$0.00		
8d. l	Unemploymen	t compensation	8	3d.	\$0.00		
8e. S	Social Security	<i>I</i>	8	3e.	\$0.00		
Ir c u h S	nclude cash assash assistance inder the Supplousing subsidispecify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income		7 .	\$550.00		
_		irement income		3f.	\$550.00 \$0.00		
				3g. 3h. +	\$300.00 +		
	-	rincome. Specify: old Contributions Income	()II. + <u>.</u>	\$300.00 +	<u> </u>	
9. Add a	all other incor	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9	e. [<u>-</u>	\$1,050.00		
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s		10.	\$1,420.00	=	\$1,420.00
Inclu friend	ide contributior ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amo	r household	l, your d	ependents, your roomr	,	
Spec							. + \$0.00
		n the last column of line 10 to the amount i					
Write	e that amount c	on the <i>Summary of Schedules and Statistical Su</i>	immary of (Certain L	iabilities and Related Da	ata, if it applies	\$1,420.00 Combined monthly income
13. Do 9	No.	increase or decrease within the year after	you file th	is form?			
	Yes. Explain:						

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 37 of 71

Debtor 1Courtney First Name	Tyler Middle Name	Jone			Case number (if			
		Last	Name		known)			
Official Form 1061. Additional page.								
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Business and Self Employme	ent	Debtor 1	Debtor 2					
Gross receipts (before all deduction	ons)	\$200.00						
Ordinary and necessary operating	expenses	-\$0.00						
Net monthly income from a busir	ness, profession, or farm	\$200.00		Copy here	\$200.00			

Official Form 106l Schedule I: Your Income page 3

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 38 of 71

		Docu	iment Page 38 of 71	•		
Fill in this info	rmation to identif	y your case:				
Debtor 1	Courtney	Tyler	Jones			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
United States I	Bankruptcy Court	for the: Northern [District of Illinois (State)	A supplement st expenses as of t		petition chapter 13 date:
Case number (If known)				MM / DD / YYYY		
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						
1. Is this a jo	int case?					
✓ No. G	o to line 2					
	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.		
2. Do you hav	/e dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does depo with you? No.	endent live
			Child		No.	
			00		✓ Yes.	
_		✓ No ☐ Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
-	of a date after th	your bankruptcy filing date unless y le bankruptcy is filed. If this is a sup		-	-	
		h non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e				Your expenses
	I or home owner or the ground or le	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's	, or renter's insurance			4b.	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 39 of 71

 Debtor 1 First Name
 Tyler
 Jones Last Name
 Case number (if known)

 First Name
 Middle Name
 Last Name

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural g	as	6a.	\$0.00
6b. Water, sewer, garbage o	ollection	6b.	\$0.00
6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping su	pplies	7.	\$550.00
8. Childcare and children's e	ducation costs	8.	\$0.00
9. Clothing, laundry, and dry	cleaning	9.	\$25.00
10. Personal care products a	nd services	10.	\$25.00
11. Medical and dental exper	ses	11.	\$25.00
12. Transportation. Include ga	is, maintenance, bus or train fare. ts	12.	\$100.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance de	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$89.00
15d. Other insurance. Speci	y:	_ 15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehic	le 1	17a	\$492.00
17b. Car payments for Vehic	ele 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	r, maintenance, and support that you did not report as dedu ule I, Your Income (Official Form 106I).	cted from	\$0.00
19. Other payments you make	to support others who do not live with you.		
Specify:			\$0.00
20.Other real property expen	ses not included in lines 4 or 5 of this form or on Schedule I:	Your Income.	
20a. Mortgages on other pro	pperty	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's	s, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, an	d upkeep expenses.	20d	\$0.00
20e. Homeowner's associati	on or condominium dues	20e	\$0.00

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 40 of 71

Debtor 1			Tyler	Jones	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21.Other.	. Speci	ify:				21	\$0.00
	•	our monthly expenses.					\$1,406.00
		es 4 through 21.					\$0.00
		ne 22 (monthly expenses			\$1,406.00		
22c. A	dd line	e 22a and 22b. The resul	22.				
23.Calcul	late y	our monthly net income	e.				
23a. C	23a. Copy line 12 (your combined monthly income) from Schedule I.						\$1,420.00
23b. C	23b. Copy your monthly expenses from line 22 above.					23b	\$1,406.00
23c. Subtract your monthly expenses from your monthly income.							\$14.00
Т	The res	sult is your monthly net in	icome.			23c	
morto	gage p			oan within the year or do yonodification to the terms of			

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 41 of 71

Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Courtney	Tyler	Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(2.5.1.4)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Courtney Jones	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/19/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 42 of 71

Fill in	n this info	ormation to identify your o	case:					
Debt	tor 1	Courtney	Tyler	Jones				
Debt		First Name	Middle	Name Last Nam	16			
	use, if filing)	i iiot i vaino	Middle	Name Last Nam	ne			
Unite	ed States	Bankruptcy Court for the:	Northern	District of Illing (Sta				
Case (If kno	e numbe own)	r			<u> </u>			
Of	ficial	Form 107						Check if this is a amended filing
Sta	atemo	ent of Financia	al Affairs f	or Individuals	Filing for	Bankru	ptcv	04/1
Be as	s comp mation	lete and accurate as po	essible. If two med, attach a sep	arried people are filing arate sheet to this form	together, both	are equally i	responsible for s	
Part	Giv	ve Details About Your	Marital Status	and Where You Lived	Before			
1.	What i	is your current marital st	atus?					
		larried ot married						
2.	During	g the last 3 years, have ye	ou lived anywher	e other than where you li	ve now?			
	✓ No		ou lived in the las	t 3 years. Do not include	where you live no	OW.		
	D	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as I	Debtor 1		Same as Debtor 1
	N	umber Street		From	Number Street	t		From
	_			To				To
	Ci	ity State	Zip Code		City	State	Zip Code	
					Same as I	Debtor 1	·	Same as Debtor 1
	N	umber Street		From	Number Street	t		From
	_			To	-			To
	C	ity State	Zip Code		City	State	Zip Code	
		ity State	Zip Oode		Oity	Otate	Zip Code	
	and territ	<i>itories</i> include Arizona, Calif	ornia, Idaho, Louis	pouse or legal equivalent siana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Texa			mmunity property states

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 43 of 71

Debtor 1 Courtney Jones Case number (if known) First Name Last Name Middle Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$893.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$6754.08 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$21400.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$1,200.00 est family contributions From January 1 of current year until Est. Link \$2,200.00 the date you filed for bankruptcy: est family contributions \$2,400.00 For last calendar year: Est. Link \$4,400.00 (January 1 to December 31, 2017 \$0.00 For the calendar year before that: \$0.00 (January 1 to December 31, 2016

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 44 of 71

Debtor 1 Courtney Jones Case number (if known) First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or

vendors
Other

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 45 of 71

r 1	Courtney	Tyler		nes	Case number	(if known)
	First Name	Middle Name	Las	st Name		
nsi orp age	orations of which you ar	s; any general partner e an officer, director, siness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No					
	Yes. List all payments t	to an insider.	Datas of	Tatal amazonat	A	December for this resument
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
	City State	Zip Code				
	Insider's Name					
	Number Street					
	City State	Zip Code				
insi	der? ude payments on debts g No Yes. List all payments t	guaranteed or cosigne	ed by an insider.	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
			payment	paid	still owe	Include creditor's name
	Insider's Name					
	Number Street					
_	City State	Zip Code				
	Insider's Name					
	Number Street					
	City State	Zin Code				

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 46 of 71

Debtor 1 Courtney Jones Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 47 of 71

Debt		Courtney First Name	Tyler Middle Name	Jones Last Name	Case number (if known)			_
11.	acc	counts or refuse to mak	filed for bankruptcy, dic se a payment because yo		ank or financial institution, s	set off any amou	ints from your	
		No Yes. Fill in the details.						
				Describe the action the	e creditor took	Date action was taken	Amount	
		Creditor's Name		-				-
		Number Street						
				Last 4 digits of account i	number: XXXX-			
		City Stat	e Zip Code					
12.			led for bankruptcy, was odian, or another officia		possession of an assignee fo	r the benefit of o	creditors, a court-	
		No Yes						
Part	15:	List Certain Gifts an	nd Contributions					
13.				d you give any gifts with a to	otal value of more than \$600	per person?		
	✓	No		,		P • • • • • • • • • • • • • • • • • • •		
	L	Yes. Fill in the details Gifts with a total valu per person	-	Describe the gifts		Dates you gave the gifts	Value	
		-	0.00	-				-
		Person to Whom You G	iave the Gift	-				
		Number Street		-				
		City Stat	e Zip Code	-				
		Person's relationship to	you					
		Person to Whom You G	Gave the Gift	- -				=
		Person to Whom You G	Save the Gift	- - -				_

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 48 of 71

Debtor 1	Courtney	Tyler	Jones	Case number (if know	wn)	
	First Name	Middle Name	Last Name	<u> </u>		
. Wi	thin 2 years before yo	u filed for bankruptcy, d	lid you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
	No					
⊻	4					
	Yes. Fill in the details	s for each gift or contribu	ution.			
	Gifts or contribution	ns to charities	Describe what you cont	ributed	Date you	Value
	that total more than	n \$600			contributed	
	Ole anita de Manera					
	Charity's Name					
	-					
			_			
	Number Street					
	City S	toto Zin Codo				
	City 5	tate Zip Code				
c.	List Certain Losse					
ı v.	List Oci talli Losso					
	Yes. Fill in the details Describe the proper how the loss occurr	rty you lost and	Describe any insurance Include the amount that in		Date of your loss	Value of property
			pending insurance claims A/B: Property.			
			102. Property.			
						-
	List Certain Paym	anta ar Transfera				
Ē	No	_				
✓	Yes. Fill in the details	5.				
			Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
	Samrad Law Eirm		Attornavia Fac. 0.00			90.00
	Semrad Law Firm Person Who Was Paid	4	Attorney's Fee - 0.00		4/19/2018	\$0.00
	10 N. Martingale Roa					
	Number Street	u .				
	Suite 400					
	Schaumburg III	inois 60173				
		tate Zip Code	_			
	<u></u>	· 	_			
	Email or website addr None	ress				
		e Payment, if Not You	_			
		-				
	Person Who Was Paid	a				
	Person vvno vvas Pak	J.				
	Number Street					
	Tallibor Ollege					
	-		-			
	-		_			
	City S	tate Zip Code				
		•				
	Franklich und 2000	· 	_			
	Email or website addr	· 	_			
		· 	_			

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 49 of 71

Debtor	1 Courtney	Tyler	Jones Cas	e number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
he	elp you deal with your control of the second	reditors or to make paym nt or transfer that you listed		If pay or transfer any property to	anyone who promised to
L	Yes. Fill in the details				
			Description and value of any prope transferred	rty Date payment or transfer was made	Amount of payment
	Person Who Was Paid	I	-		
	Number Street				
			-		
	City St	ate Zip Code	-		
	No Yes. Fill in the details		Description and value of property transferred	Describe any property or payments received or debts in exchange	Date paid transfer was made
	Person Who Received	Transfer	-		
	Number Street				
	City St Person's relationship t	ate Zip Code to you	-		
	Person Who Received	Transfer	-		
	Number Street				
	City St Person's relationship to	ate Zip Code to you			
be	eneficiary? hese are often called asse	et-protection devices.)	d you transfer any property to a self-set	tled trust or similar device of wh	nich you are a
L		-	Description and value of the prop	erty transferred	Date transfer was made
	Name of trust				

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 50 of 71

Debtor 1 Courtney Jones Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name

City

Number Street

State

Number

Citv

Zip Code

Street

State

7in Code

Yes

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 51 of 71

Debtor 1 Courtney Jones Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 52 of 71

Deb		Courtney		Tyler	Jones	Case nu	mber (if known)	
		First Name		Middle Name	Last Name			
26.			y in any judic	ial or adminis	trative proceeding unde	r any environmental l	law? Include settlements and orde	ers.
		No Yes. Fill in the det	ails.					
					Court or agency	N	lature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			
					City State	Zip Code		Concluded
Part	11:	Give Details Ab	oout Your B	usiness or C	Connections to Any Bu	usiness		
27.	Witl	nin 4 years before	you filed for	bankruptcy, d	id you own a business o	r have any of the follo	owing connections to any business	?
		-			rade, profession, or othe	-		
					(LLC) or limited liability p	•	The or part arrie	
		A partner in a			, ,			
		An officer, dir	rector, or ma	naging execut	ive of a corporation			
		An owner of a	at least 5% o	f the voting or	equity securities of a co	rporation		
	V	No. None of the a	bove applies	s. Go to Part 1	2.			
	Ħ				e details below for each	business.		
						ture of the business	Employer Identification n include Social Security n	
		Business Name					EIN:	
		Number Street			Name of accoun	tant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	
					Describe the nat	ture of the business	Employer Identification n include Social Security n	
		Business Name					EIN:	
		Number Street					Dates business existed	
		City	Ctata	7in Codo	Name of accoun	tant or bookkeeper	_	
		City	State	Zip Code			From To	
					Describe the nat	ture of the business	Employer Identification n	
							include Social Security n	umber or ITIN.
		Business Name					EIN:	
		Number Street			Name of account	tant or bookkeeper	Dates business existed	
		City	State	Zip Code		tant or bookkeepel	From To	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 53 of 71

Debt	or 1 Courtney	Tyler	Jones	Case number (if known)			
	First Name	Middle Name	Last Name				
	Within 2 years before yo creditors, or other parti No Yes. Fill in the detail	es.	ou give a financial statement	to anyone about your business? Include all financial institutions,			
			Date issued				
	Name		MM/DD/YYYY				
	Number Street		_				
	City	State Zip Code	_				
Part	12: Sign Below						
tı	rue and correct. I unders	stand that making a false sta	tement, concealing property or imprisonment for up to 20	its, and I declare under penalty of perjury that the answers are to or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Co	ourtney Jones		· · · <u></u>			
	Signature	e of Debtor 1		Signature of Debtor 2			
	Date 4/1	9/2018		Date			
	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,			

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 54 of 71

Fill in this information to identify your case:							
Debtor 1	Courtney	Tyler	Jones				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(Otate)				

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Vinformation below.	Who Have Claims Secured by Property (Official Forn	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: BRIDGECREST Description of property securing debt: 059 Automobile	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. ✓ Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 55 of 71

Debtor	Courtney	Tyler	Jones	Case number (if	
1	First Name	Middle Name	Last Name	known)	_
Part 2:	List Your Unexpired Per	sonal Property Leas	ses		
For any informa	unexpired personal property	y lease that you listed i	n Schedule G: Executory d leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).	!
Des	scribe your unexpired persor	nal property leases		Will the lease be assumed?	
Les	sor's name:			□ No □ Yes	
	scription of leased perty:			_	
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			No Yes	
	scription of leased perty:			_	
Les	sor's name:			No Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:				
Les	sor's name:			□ No □ Yes	
	scription of leased perty:			_	
Part 3:	Sign Below				
Unde			my intention about any	y property of my estate that secures a debt and any personal	
~	/a/ Countries In the		×		
_	/s/ Courtney Jones ignature of Debtor 1		<u> </u>	gnature of Debtor 2	
	ate 4/19/2018		·	ate MM/DD/YYYY	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 56 of 71

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Disti	nct of Illinois					
In re	Courtney Tyler Jones	3	Case No.					
	Debtor			(If known)				
			Chapter	Chapter 7				
	DISCLOSURE OF	COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR				
cor	mpensation paid to me within on	e year before the filing of the	tify that I am the attorney for the abo e petition in bankruptcy, or agreed to olation of or in connection w ith the	be paid to me, for services				
For	r legal services, I have agreed to a	ccept		\$1,250.00				
Pric	or to the filing of this statement I	have received		\$0.00				
Bal	lance Due			\$1,250.00				
2. The	e source of the compensation pai	d to me was:						
	✓ Debtor	Other (specify	y)					
3. The	e source of the compensation pai	d to me is:						
	✓ Debtor	Other (specify	y)					
4. 🗸	I have not agreed to share the a members and associates of my		on with any other person unless the	ey are				
		w firm. A copy of the agreer	with a other person or persons who a nent, together with a list of the name					
5. ln r	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 							
	b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may b	pe required;				
	c. Representation of the debto	r at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;				
6. By	agreement with the debtor(s), the	e above-disclosed fee does r	not include the following services:					
		CERTIFIC	CATION					
	tify that the foregoing is a comple) in this bankruptcy proceedings.	ete statement of any agreem	ent or arrangement for payment to n	ne for representation of the				
	4/19/2018		/s/ Yisroel Y Moskovits					
	Date		Signature of Attorney					
			Semrad Law Firm					
			Name of law firm					

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 61 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Courtney T.	Jones, Courtney T. Case No.	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICAT	TION OF CREDITOR MATE	RIX
Tr knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is true	e and correct to the best of their
Date:	4/19/2018	/s/ Jones, Courtner Jones, Courtney T. Signature of Debto	

BRIDGECREST PO Box 53087 Phoenix, AZ, 85072

FED LOAN SERV P.O. Box 60610 Comwall, PA, 17016

CONSUMER PORTFOLIO SVC PO BOX 57071 IRVINE, CA, 92619

TRANSWORLD SYSTEM INC/ 1375 East Woodfield Rd #110 Schaumburg, IL, 60173

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

NORDSTROM/TD BANK USA PO BOX 6555 ENGLEWOOD, CO, 80155

CAINE & WEINER CO PO BOX 5010 WOODLAND HILLS, CA, 91365

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

WEBBANK/FINGERHUT FRES 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303 CB/CARSONS PO Box 659813 San Antonio, TX, 78265

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago Parking Tickets 333 South State Street, Rm 540 Chicago, IL, 60604

Americash - Bankruptcy 880 Lee Street Suite 302 Des Plaines, IL, 60016

Comcast p.o. box 196 Newark, NJ, 07101

Coppin State University 2500 West North Avenue Baltimore, MD, 21216

Department of Budget and Management 300 W Preston St Baltimore, MD, 21201

Beechfield Apartments Beechfield Apartments Baltimore, MD, 21229

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$ 1250.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and at tendance, if necessary, to motions for st ay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$31.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initials

410246

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Sem rad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: April 19, 2018

Client The

Attorney Yisroel Y. Moskovits

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 66 of 71

Tyler	Jones	Case number (if kn	nown)	
Middle Name	Last Name			
estions for Reporting Purpos	es		- defined in 11 LLC C & 101(8) as	
"incurred by an individue No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business of No. Go to line 16c. Yes. Go to line 17.	ial primarily for a p ily business debts r investment or the	personal, family, or hous Prough the operation of the second of the operation operation of the operation	senoid purpose." lebts that you incurred to obtain the business or investment.	
Ves Lam filing under Chant	ter 7. Do vou estima	te that after any exempt p	turea creations?	
✓ 1-49☐ 50-99☐ 100-199☐ 200-999	5,001	-10,000	25,001-50,000 50,001-100,000 More than 100,000	
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	00,001-\$50 million 00,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	00,001-\$50 million 00,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
			the information provided is true and	
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1841, 1519, and 8571 **Signature of Debtor 1** Executed on 4/19/2018 Signature of Debtor 2** Executed on MM / DD / YYYY				
	estions for Reporting Purpos 16a. Are your debts primari "incurred by an individuation No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business on No. Go to line 16c. Yes. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts of the line in the	estions for Reporting Purposes 16a. Are your debts primarily consumer deb "incurred by an individual primarily for a possible primarily for a possible primarily for a possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or the possible primarily business debts money for a business or investment or a business or investment or a business or investment debts money for a business or investment or a business or investment debts money for a business or investment or a business	estions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are "incurred by an individual primarily for a personal, family, or hou No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are of money for a business or investment or through the operation of No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or life. No. I am not filing under Chapter 7. Go to line 18. Yes. I am filing under Chapter 7. Do you estimate that after any exempt yexpenses are paid that funds will be available to distribute to unsect that funds will be available to distribute that funds will be available to distribute that funds will be available to dis	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 67 of 71

			ocament ra	gc 07 01 71	
Fill in this infor	mation to identify you	case:			
Debtor 1	Courtney	Tyler	Jones		
	First Name	Middle Name	Last Name		
Debtor 2	=	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name			
United States E	Bankruptcy Court for the	e: Northern	District of Illinois (State)		
Case number			(State)		
(if known)					Check if this is a
	- 4005				amended filing
Official	Form 106D	<u>lec</u>			
Deeleret	ion About ar	n Individual Debt	or's Schedule	es	12/1
If two married	people are filing toge	ther, both are equally respo	nsible for supplying cor	rect information.	
money or prop	erty by fraud in conne	ection with a pankruptcy cas	or amended schedules. se can result in fines up	Making a false statement, to \$250,000, or imprisonme	concealing property, or obtaining ent for up to 20 years, or both. 18
U.S.C. §§ 152,	1341, 1519, and 3571				
Ciar	Polow				
Part 1: Sigr) below	ANNUA CANADA			
Did you p	ay or agree to pay so	meone who is NOT an attorn	ey to help you fill out b	ankruptcy forms?	
□ No					
✓ No			Attach Bankrunt	cy Petition Preparer's Notice, L	Declaration, and
Yes.	Name of person		Signature (Officia	al Form 119).	
		\cap			
linder ne	nalty of perjury. J-dec	lare that have read the sun	nmary and schedules fil	ed with this declaration and	d
that they	are true and correct				
10	[). (' <u>/</u>	MINUX	×		
X /s/ Cour	tney Jones			turn of Dobtor 2	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 4/19/2018

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 68 of 71

Debtor 1	Courtney	Tyler	Jones	Case number (if known)
DCDIOI .	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before yeditors, or other part No Yes. Fill in the deta	ties.	you give a financial state Date issued	ement to anyone about your business? Include all financial institutions,
			Date looded	
	Name		MM/DD/YYYY	_
	Number Street			
	-	State Zip Code	_	
	City	State Zip Code		
Part 12:	Sign Below			
	and correct. I under nkruptcy case can r	restand that making a false stresult in fines up to \$250,000		chments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	0-1-4	J J		Date
	you attach additiona No Yes	/19/2018 al pages to Your Statement of the statement of		dividuals Filing for Bankruptcy (Official Form 107)? out bankruptcy forms?
	No Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 69 of 71

Debtor	Courtney	Tyler	Jones	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	d Personal Property Leas	es	
:	tion holow. Do not list	roperty lease that you listed in real estate leases. Unexpired Il property lease if the trustee	leases are leases mar	/ Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
		personal property leases		Will the lease be assumed? ☐ No
Les	sor's name:			Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	scription of leased perty:			
Les	sor's name:			□ No □ Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	scription of leased perty:			
Part 3:	Sign Below			
Unde		declare that I have indicated an unexpired lease.	my intention about any	property of my estate that secures a debt and any personal
	/s/ Courtney Jones	must by	× - Sig	nature of Debtor 2
	gnature of Debtor 1 ate 4/19/2018 MM/DD/YYYY		Da	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 70 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Courtney T. Debtor(s)	Case No		
		Chapter.	Chapter7	
	VERIF	FICATION OF CREDITOR MAT	RIX	
Ti nowledge:		erify that the attached list of creditors is tr	ue and correct to the best of their	
	4/19/2018	/s/ Jones, Courtr	ney V. AAUUU S	
eate:	4/19/2016	Jores, Courtney Signature of Deb	т.////	

Case 18-11409 Doc 1 Filed 04/19/18 Entered 04/19/18 11:15:31 Desc Main Document Page 71 of 71

Debtor 1 Courtney	Tyler	Jones	Case number (if know	vn)		
First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse		
8. Unemployment comp o Do not enter the amount under the Social Securit	ensation at if you contend that the amount by Act. Instead, list it here:	received was a benefit	\$0.00			
For you For your spouse	. A AMP	\$0.00 \$0.00				
benefit under the Social			\$0.00			
amount. Do not include	er sources not listed above. Spece any benefits received under the solution of a war crime, a crime agaic terrorism. If necessary, list other pelow.	Social Security Act or ainst humanity, or				
Other Government Assi	istance		\$550.00			
Total amounts from sep			+\$300.00	+		
	current monthly income. Add I	ines 2 through 10 for	\$1,379.50 +	= <u>\$1,379.50</u>		
each column. Then add th	e total for Column A to the total fo	or Column B.		Total current		
art 2: Determine W	nether the Means Test Appl	ies to You		monthly income		
2. Calculate your curre	nt monthly income for the year	. Follow these steps:				
12a. Copy your total cu	rrent monthly income from line 1	1.	колическия положения (Сору	line 11 here → \$1,379.50		
	e number of months in a year). annual income for this part of the	form.		12b. <u>\$16,554.00</u>		
3 Calculate the median	family income that applies to	you. Follow these steps:				
Fill in the state in which	300000	Illinois 3				
Fill in the number of pe	ople in your household.	3				
household.	income for your state and size of		· · · · · · · · · · · · · · · · · · ·	13. <u>\$80,233.00</u>		
To find a list of applications for this form 4. How do the lines con	ole median income amounts, go c n. This list may also be available a npare?	inline using the link specified t the bankruptcy clerk's offic	e.			
Go to Part 3.	14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3.					
14b. Line 12b is m Go to Part 3 a	ore than line 13. On the top of pa and fill out Form 122A-2.	age 1, check box 2, The pres	sumption of abuse is determin	ea by rom 122A-2.		
art 3: Sign Below						
By signing here, I decl	are under penalty of perury that the	ne information on this statem	nent and in any attachments is	s true and correct.		
※ 75/ S ourtney Joi	nes IMMAT X) ×_				
Signature of Debto			ignature of Debtor 2			
Date 4/19/2018 MM/DD/YYY	₹	D	ate 4/19/2018 MM/DD/YYYY			
If you checked line 1	4a, do NOT fill out or file Form 1	22A-2. it with this form.				